

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: NICKOYA S HOWARD	§	Case No.: 07-19039
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2007.
- 2) This case was confirmed on 12/03/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/02/2010.
- 5) The case was dismissed on 09/27/2010.
- 6) Number of months from filing to the last payment: 33
- 7) Number of months case was pending: 38
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,300.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,254.35
Less amount refunded to debtor	\$ 81.94
NET RECEIPTS	\$ 5,172.41

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,493.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 369.99
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,862.99**

Attorney fees paid and disclosed by debtor **\$ 7.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	NA	226.05	226.05	.00	.00
GMAC	SECURED	14,650.00	18,753.96	.00	.00	.00
GMAC	UNSECURED	2,350.00	12,218.88	12,218.88	786.65	.00
AFNI INC	UNSECURED	489.00	NA	NA	.00	.00
AMERICASH LOANS LLC	UNSECURED	1,672.19	1,042.51	1,042.51	56.74	.00
BUREAU OF COLLECTION	UNSECURED	502.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	2,500.00	3,640.00	3,640.00	221.98	.00
COMCAST	UNSECURED	301.53	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	153.12	109.21	109.21	.00	.00
ILLINOIS DEPT OF HUM	UNSECURED	3,191.00	3,191.00	3,191.00	194.60	.00
ILLINOIS STATE HIGHW	UNSECURED	379.90	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	411.00	410.74	410.74	15.62	.00
NHS REDEVELOPMENT CO	UNSECURED	1,200.00	NA	NA	.00	.00
NORTHERN ILLINOIS UN	UNSECURED	5,429.00	NA	NA	.00	.00
PDL FINANCIAL SERVIC	UNSECURED	490.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	314.00	NA	NA	.00	.00
PROFESSIONAL COLLECT	UNSECURED	411.00	NA	NA	.00	.00
SALLIE MAE	UNSECURED	4,684.00	.00	.00	.00	.00
ISAC	UNSECURED	4,435.00	21,563.03	.00	.00	.00
SALLIE MAE	UNSECURED	3,558.00	.00	.00	.00	.00
SALLIE MAE	UNSECURED	2,668.00	.00	.00	.00	.00
SALLIE MAE	UNSECURED	2,668.00	.00	.00	.00	.00
SALLIE MAE	UNSECURED	2,033.00	.00	.00	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
SALLIE MAE	UNSECURED	1,080.00	.00	.00	.00	.00
SPRINT	UNSECURED	707.22	707.22	707.22	33.83	.00
TCF BANK	UNSECURED	150.00	NA	NA	.00	.00
US BANK	UNSECURED	1,047.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	2,900.00	NA	NA	.00	.00
*WEISMAN & WEISMAN	UNSECURED	108.00	NA	NA	.00	.00
WFNNB/EXPRESS	UNSECURED	269.00	NA	NA	.00	.00
JENNINGS CHEVROLET	UNSECURED	1,000.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	.00	.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	21,545.61	1,309.42	.00

Disbursements:

Expenses of Administration	\$ 3,862.99	
Disbursements to Creditors	\$ 1,309.42	
TOTAL DISBURSEMENTS:		\$ 5,172.41

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/14/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.